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ART BUCHWALD

ASHINGTON - One of the biggest deadbeats, as far as international loans are concerned; is Poland. The myth that Poland is not bankrupt is being kept alive by every Western bank, because no one wants to foreclose on it at this time: () Sin 12 / Louis Francis

How did Poland and the US banks get into such a mess? It now turns out that the highest. ranking Polish banker in the United States was also a Polish spy.

The banker's name is Andrzej Treumann and he has just defected to our side, and is now ... somewhere in the United States as a guest of the E-CIA: Treumann was ostensibly in charge of renegotiating the Polish debt with the banks in the West के और भी मालको (अञ्चलकार करिया के किए कि एक स्ट्राईट

My source at CIA's headquarters in Langley filled me in or a few intelligence details concern-The state of the s ing Treumann's defection.

The Polish government's biggest mistake," he said, "was sending a top banker to the US to spy for them. Our people knew that there was no chance of Poland paying back its debt to the Western banks, so the man had to be sent to the United States for another reason. You don't need a top banker to renegotiate a Polish loanwith the Chase Manhattan Bank or Citibank. If you sent a teller from Gdansk Savings and Loan, Chase and Citibank would have to talk to him. We figured Treumann would have a lot of free time on his hands and he was probably up to no good.

have had more to go on than a hunch.

We did. Every time Treumann went to see an executive of a bank to renegotiate a Polish loan he kept producing Poland's liabilities on microfilm. He once tried to open up a new ac-

count at the Bank of America and, instead of a pressure cooker, he asked if he could have an MX missile. Once he offered to pay back interest on the Polish debt to the Continental Bank of Chicago if the vice president would give his son a model kit of the Stealth bomber. But what really piqued our interest was when three checks he wrote against the Los Alamos Employees Credit Union bounced.

The man really sounds inept at keeping his cover, I said.

"When Treumann finally came over to our side he said it wasn't his fault. The Polish Minister of Finance kept bugging him to get Irving Trust off his back, and the Warsaw Pact commander kept badgering him on how many nuclear submarines were stationed in New London. The poor man never could keep his cables straight."
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"No, strangely enough it was a little thing that got him angry. The Bowery Savings Bank held an outstanding loan to Poland of \$2 billion. When Treumann informed them he couldn't make the monthly payment, Bowery repossessed his car. Treumann sent a message to the Minister of Finance asking him to settle up Poland's debt with Bowery Savings so he could get his car back. But the minister cabled back, 'Impossible to do. From now on take the subway.'

The CIA man continued, "Now, Treumann is no dummy and he lived in Queens long enough "That was good reasoning, but you must to know that riding the New York subway is far more dangerous than being a spy for a Communist country. So rather than risk his life on the IRT, he decided to come in from the cold."

Art Buchwald is a syndicated columnist.